



HAWAII ECONOMIC DEVELOPMENT FUNDERS' DIRECTORY

2000



DBEDT
THE DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT & TOURISM
STATE OF HAWAII

DEPARTMENT OF AGRICULTURE

Agriculture Loan Division

The mission of the Agriculture Loan Division is to promote agricultural/aquaculture development throughout the State by stimulating, facilitating and granting loans to qualified farmers or aquaculturists. The Agricultural Loan Division is a State-funded agency that helps bridge the credit gap for Hawaii's agricultural and aquaculture producers. The program offers several types of loans including insured loans, participation loans, and direct loans. Considered a lender of last resort, the program is not intended nor allowed to compete with existing commercial lenders. Loans may be approved for borrowers who have been denied credit by other lenders and meet the program's general eligibility requirements.

The Agricultural Loan Program benefits the State by stimulating and diversifying its employment and economic base. Export of Hawaii's tropical flowers, foliage, and edible products bring in revenue to the State. Locally produced food reduces Hawaii's dependency on other sources and provides the consumer with quality, Island Fresh produce, seafood, dairy and poultry products. Hawaii's agriculture and aquaculture industries help to provide green open spaces for the enjoyment of residents and visitors.

PROJECT EXAMPLES

The loan program may assist farmers/aquaculturists with the following types of projects:

- Acquisition/Improvement loans which may be used to purchase land or for capital improvements.
- Operating loans may be used for the purchase of farm equipment, livestock, fishstock, and payment of production and marketing expenses including materials, labor and services.
- Soil and Conservation loans for the implementation of soil conservation practices, water development, water conservation and drainage.
- Emergency loan for the relief and rehabilitation from natural catastrophes, epidemics, blights, economic emergencies and prolonged shipping and dock strikes.

The State Agricultural Loan Division has activated emergency loan program to assist farmers recovering from natural disasters including:

- 1996 drought on islands of Hawaii, Maui and Molokai
- 1996 flooding on Oahu
- Hurricanes Iwa and Iniki

In addition, the program for FY98-99 made available \$2,000,000 in expansion loan funds for economically depressed areas. The loan funds were used to expand farms located in depressed areas and thereby employ local residents.

APPLICATION AND FINANCIAL INFORMATION

Loan applications may be obtained from any Agricultural Loan Office. Loan officers are available to provide assistance and guidance on the loan process. Prospective borrowers must meet the credit elsewhere criteria and inquire with two lenders, which may include private lenders (banks), credit unions, a Farm Credit Bank or the United States Department of Agriculture. If the prospective borrower is denied credit from these sources, the respective financial institution should provide a formal letter of decline. Letters of decline should state the requested amount of the loan and terms, collateral offered, and the reason for said denial.

The prospective borrower should be adequately prepared prior to submitting an application. Ideally, a business plan should be prepared and generally includes: a summary and description of the farm operation, the experience/education of each principal, marketing outlets, land tenure, crops/livestock produced, number of employees, as well as a breakdown of requested loan funds. A three (3) year month-month annual projections for revenues, expenses with income assumptions. Applicable supporting documentation should also be submitted and includes: income tax returns for the preceding three years, deeds/leases, contracts, diplomas, financial statements, articles of incorporation, corporate by-laws, partnership agreements, etc. The Division's standard application form provides a list of required documentation.

The Agricultural Loan Division does not charge an application fee, however, if the loan request is approved, the borrower will be responsible for all associated costs for closing the loan. These fees may include but are not limited to: appraisals, title searches, title insurance/certificate of title, loan document review, escrow and recordation.

ELIGIBILITY

General Eligibility Requirements

To be eligible, an applicant must be:

- An New Farmer, Qualified Farmer or Qualified Aquaculturist;
- A citizen of the United States who has resided in Hawaii for the preceding three (3) years, or
- A resident alien who has resided in Hawaii for the preceding five (5) years;
- A sound credit risk with the ability to repay the money borrowed; and
- Willing to carry out recommended farm management practices.

Applicants may qualify as a New Farmer, Qualified Farmer or Qualified Aquaculturist by the following:

Qualified Farmer: A Qualified Farmer is a person of proven farming ability, operating their own farm for two (2) or more years, and

devotes most of their time or derives most of their net income from the farm operation.

Qualified Aquaculturist: A Qualified Aquaculturist is a person actively engaged in aquaculture production, development, or processing.

Partnerships may qualify as a Qualified Farmer or Qualified Aquaculturist if the partnership is registered with the State and 75% of the partners qualify individually.

Corporations may qualify as a Qualified Farmers or Qualified Agriculturist if 75% of its board of directors and 75% of each class of stock are owned by persons who qualify individually. Qualified Farmer corporations may also include corporation incorporated in the State primarily for agricultural production purposes and 75% of each class of stock must be owned by residents of the State. The corporation would need to be actively engaged for agricultural production for a minimum of two years.

Cooperatives & Corporations: Loans may be made to certain cooperatives and corporations engaged in marketing, purchasing, processing or providing farm business services. To be eligible, a majority of the board of directors and a majority of its membership as shareholders must qualify as "Qualified Farmers" individually and devote most of their time to farming operations.

New Farmer: A New Farmer may qualify with:

- 1) A degree in agriculture from a university or community college;
- 2) As a displacee from employment from an agricultural production enterprise;
- 3) Two years experience as a part-time farmer;
- 4) * A farm laborer or tenant; or
- 5) * Vocational training in agriculture.

* Please be advised that certain conditions may apply.

USES AND RESTRICTIONS

Insured Loans: A loan made directly by a private lender may be guaranteed up to 90%.

Participation Loans: When a private lender is unable to fully fund the loan request, the Agricultural Loan Division may participate or share up to 90% of the loan request.

Direct Loans: When a prospective borrower is unable to obtain a loan from other lenders, the Agricultural Loan Division may consider funding the entire request.

Loan requests are broken down into classes. Certain restrictions on loan ceilings, interest rates, terms, collateral and other considerations apply for each class. The Agricultural Loan Division processes each request based on the applicant's character, capacity, capital, collateral, and credit history. Each application is carefully reviewed and those meeting the Division's criteria are recommended for approval and presented to the Board of Agriculture for final approval. With some restrictions, loan requests not exceeding \$25,000 may be approved by the Chairperson of the Board of Agriculture.

Loans may be used to: acquire and/or improve farmland, purchase farm machinery, equipment, livestock, supplies, as well as funding production and marketing expenses. For agricultural cooperatives, loan funds are restricted to: acquisition and/or improvement of land and buildings, purchase machinery, equipment, and provide working capital.

CONTACT INFORMATION

For more information visit one of our offices or call one of the following telephone numbers:

Oahu: Department of Agriculture
1428 South King Street
Honolulu, Hawaii 96813
Phone: 973-9460

Hawaii: West Hawaii
Kona Civic Center
82-6130 Mamalahoa Highway
Captain Cook, Hawaii 96704
Phone: 323-4565

East Hawaii
Department of Agriculture
16 East Lanikaula Street
Hilo, Hawaii 96720
Phone: 974-4140

Maui: Phone: 984-2400 ext. 39460

Molokai: Phone: 1-800-468-4644 ext. 39460

Kauai: Phone: 274-3141 ext. 39460

Special accommodations will be made, upon request, for persons with disabilities, vision and/or hearing impairment. If accommodations are required, please contact one of our offices.

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT, AND TOURISM (DBEDT)

Community-Based Economic Development Program (CBED)

Recognizing the value of "grassroots" planning, support and decision-making, the Hawaii State Legislature created the CBED program and revolving fund in 1990.

The Program offers grants and technical assistance to eligible non-profit, geographic, cultural or economic-based community groups. These groups can develop viable, sustainable business ventures that serve local needs and are compatible with the vision, character and cultural values of their communities.

Since its inception, Hawaii's CBED program has demonstrated the need for and effectiveness of community-based economic development in Hawaii. Accomplishments from 1990 through 1997 include:

- ◆ Every dollar of State money allocated for CBED grants and loans has been matched by an average of eight dollars of private financing from over 30 different sources.
 - ◆ Over two million dollars has been committed from the CBED.
 - ◆ Revolving Fund to a total of 76 Community Based Organizations (CBOs) statewide.
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PROJECT EXAMPLES

The CBED program have provided close to \$2 million in financial and technical assistance to community organizations statewide with over half going to rural, neighbor island communities. These community organizations and their projects have included:

- Hilo-Hamakua Community Development Corporation who used CBED funds to conduct a strategic plan empowering this Big Island coastal community to plan for their economic future;
- Hale Ku`ai Cooperative, a Hawaiian consumer cooperative association that established a native Hawaiian products store in Hau`ula, Oahu;
- Hana Village Marketplace and Small Business Assistance Center on Maui that completed construction of its community-controlled, commercial retail center. This project will house at least 19 new, locally-owned retail businesses as well as provide business support to business start-ups;
- Kokua Country Foods Cooperative who relocated to a larger store with new refrigeration and cash register equipment; and
- Samoan Service Providers Association (SSPA) who created a market plan for a Samoan Cultural Center which will provide their community with retail training and space. In addition, SSPA matched \$20 with every one dollar CBED provided by securing an Administration of Native Americans grant for the development of the Center.

LEGISLATIVE AUTHORITY

The CBED program in the Department of Business, Economic Development and Tourism was created by the Legislature as Act 111, SLH 1990, codified as Chapter 210D, Hawaii Revised Statutes. This legislation established the CBED Program, the CBED Advisory Council, and the CBED Revolving Fund. Act 192, SLH 1995 amended the original legislation to clarify program definitions and functions, and increase the number of CBED Advisory Council members to include permanent representation from the Office of Hawaiian Affairs.

APPLICATION AND FINANCIAL INFORMATION

Applications may be submitted during the announced application period to the CBED program office. Grantees generally receive their funds within 60 days after the CBED Advisory Council recommends their application for approval. Applicants must first submit a formal application with required attachments to the CBED staff that will work with each eligible applicant to ensure all the information is present for review by the Council. The CBED Advisory Council, which meets regularly throughout the year, reviews each applicant and makes recommendations on eligibility based on community-based strength, project feasibility and need to the DBEDT Director. The Director has the final approval authority for all technical and financial assistance.

The CBED program normally receives an annual appropriation from the state's General Fund, as determined by the DBEDT administration. Funding awards are regulated to two types of financial assistance, based on the sophistication of the organization, stage in project development, and capacity of the organization and its members. For start-up organizations that are in need of planning and project development assistance, CBED offers Planning and Organizational (POD) Grants for up to \$10,000. Advanced CBOs that have already developed a comprehensive business and marketing plan to implement their economic development project, can apply for Project Matching Grants (PMG) of up to \$25,000 that challenge the organization to find additional funding sources from both public and private organizations.

In all cases, applicants are generally encouraged to bring in at least a 1:1 match when seeking CBED program assistance.

ELIGIBILITY

The Program offers loans, grants and technical assistance to eligible non-profit, geographic, cultural or economic-based community groups to develop viable, sustainable business ventures that serve local needs and are compatible with the vision, character, and cultural values of their communities.

Planning & Organization Development (POD):

- Have applied for IRS status or arranged sponsor within 6 months

- Forming a CBO or is a CBO
- Show economic development potential

Project Match Grant (PMG) requirements:

- Non-profit or Cooperative Association status
- A CBO (a membership-based organization)
- Economic Development outcome

USES AND RESTRICTIONS (GRANTS ONLY)

Allowable Expenses:

- Equipment rentals
- Planning
- Promotion/Advertisement
- Air or ground travel with justification
- Research and Survey expenses
- Technical, Training & Planning Consultants
- Board or Member training curriculum development

Non-Allowable Expenses:

- Facilities (maintenance, improvements, operating expense, etc.)
- Construction
- Utilities
- Insurance
- IRS and State application fees
- Equipment purchases
- Rent (Office/ Building)
- Normal operating expenses

CONTACT INFORMATION

Community-Based Economic Development Program
 Dept. of Business, Economic Development & Tourism
 No. 1 Capitol District Building
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DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT, AND TOURISM (DBEDT)

Hawaii Tourism Authority (HTA)

The Hawaii Tourism Authority (HTA) was established in July 1998. Its mission statement is: To manage the strategic growth of Hawaii's visitor industry in a manner consistent with the economic goals, cultural values, preservation of natural resources and community interests of the people of Hawaii.

The HTA consists of a thirteen-member board composed of both public and private sectors and includes neighbor island representation as well. The Authority is responsible for developing plans, policies and programs for a long-term strategic outlook for tourism, product development, facilitation of travel, visitor satisfaction, impact management, community awareness, and career development; and will have a strong focus on marketing and promotion.

PROJECT EXAMPLES

The HTA has provided close to \$3 million in financial support to organizations and individuals statewide. 1999 tourism funded projects have included:

- Xcel Pro Surf Contest, Oahu. Kicking off the winter surf season, this annual big wave surf competition will be held at Sunset Beach. In addition featuring some of Hawaii's top surfers, this event attracts many of the top rated national and international surfers as well.
- Koloa Plantation Days Celebration, Kauai. Celebrates the origin of the sugar industry in Koloa, Kauai. Includes the Koloa Plantation Days Sunset Ho'olaulea, a Hawaiian style block party held at the Sheraton Kauai Resort, a Hawaiian Olympics event held at the Outrigger's Kiahune Plantation Resort, the annual "Plantation Ohana Parade" in Koloa Town, and the annual fair in Koloa Ball Park which includes craft fairs, food and product booths, exhibits, games and a silent auction.
- Kona Historical Society's Kona Coffee Living History Farm Educational Programs. The Kona Coffee Living History Farm tells the stories of daily life on a coffee farm that is typical of the Kona district on the island of Hawaii between 1925 and 1945. The farm is a "living history" exhibit in which a skilled guide interprets the site for the visitor, thus leading the visitor through a discovery experience. Using the farm as a base, learning activities such as Hawaiian history, culture, agri-business, and field activities including farming, ranching, and fishing will be offered to students K-12 and college. In addition, a program targeting the Elderhostel would be developed.
- Lahaina Town Action Committee's A Taste of Lahaina. Developed in 1992, this event has become the largest food festival on Maui. Components of this event includes:

restaurants serving one or two of their signature items, cooking and food demonstrations, Hawaiian product displays, a “Best of the Taste” food contest, wine tasting, and continuous entertainment.

- West Kauai Community Development Corporation’s Waimea Marketplace & Center. The marketplace and museum will complement the West Kauai Visitors Center and augment visitor expenditures. Set in front of the historic Waimea sugar mill and millcamp, the marketplace will provide a “town square” for regional festivals, product fairs, concerts and other events. It will serve as a showcase for Westside products and an interpretive center for Westside cultural sites.

APPLICATION AND FINANCIAL INFORMATION

Request for Proposals for product development and event/projects are announced twice a year. Applications and information are available at the Hawaii Tourism Authority.

Event/Project Proposals. In an effort to develop and enhance Hawaii's cultural offerings, and to foster Hawaii's sports, recreation, health and fitness industries, the HTA solicits proposals for cultural and sports-related events, projects and programs for each calendar year.

Product Development Proposals. In an effort to enhance Hawaii's Business Development and Attraction Programs, as well as to foster initiatives in Techno Tourism, Eco Tourism, Edu Tourism and Health & Wellness Tourism, the HTA solicits proposals for product development projects which are to be initiated each calendar year.

Proposals will be evaluated based on the following criteria:

1. Qualifications/Experience
2. Proposal
 - a. New and developing event or project.
 - b. Ability to meet the objectives of the Product Development Program.
 - c. Degree of market research.
 - d. Validity of project evaluation plan.
 - e. Financial need demonstrated.
 - f. Degree of community support and involvement.
 - g. Project sustainability.

ELIGIBILITY

Any person or organization that meets the objectives of the Product Development, Sports, and Cultural Tourism Programs as outlined in the Event/Project Proposal and Product Development Proposal Applications & Information Packets can apply.

USES AND RESTRICTIONS

Event/Project Proposals. Proposals must meet the objectives of the Sports Program or Cultural Tourism Program.

Sports Program Objectives:

1. Increase revenue to Hawaii by attracting visitors, competitors, sponsors and/or business investors.
2. Promote Hawaii as a desirable visitor and/or business destination nationally and internationally.
3. Promote Hawaii as a national and international sports center.
4. Provide high quality experiences for visitors and Hawaii residences.

Cultural Tourism program Objectives:

1. Enhance local, regional, and state economies through the promotion and preservation of Hawaii's unique blend of cultures with emphasis on the host Hawaiian culture.
2. Provide visitors and residents with enriching experiences and insights into the history, cultures and traditions of our islands.
3. Foster partnerships between the visitor industry, cultural organizations and the community.
4. Educate communities through cultural tourism activities.

There is a 1:1 matching funds requirement to the amount of state funds requested. Matching funds can be in the form of cash or in-kind contributions. Matching funds shall not come from other state sources.

Product Development Proposal. Types of projects that are considered must fit the objectives of the following five niche areas: Hawaii's Business Development and Attraction Programs, Techno Tourism, Eco Tourism, Edu Tourism and Health & Wellness Tourism.

Business Development & Attraction Objectives:

1. Increase tax revenues to Hawaii by attracting new and diversified businesses stimulating job creation as well as tourism revenues.
2. Promote Hawaii as a desirable visitor and business destination nationally and internationally.
3. Provide synergy between the Tourism and Business communities benefiting visitors and the community alike.

4. Provide for an increase in the Visitor “plant” by supporting projects that will increase Visitor awareness of Hawaii as “A Good Place to do Business”.
5. Integrate Tourism Marketing objectives with those of the business community to provide for trade shows, seminars, expositions, etc. to achieve the overall goals of the HTA.
6. Establish partnerships with organizations designed to leverage State funding with that of the Federal and/or private sector.

Techno Tourism Objectives:

1. Provide a synergy between the Visitor and Science & Technology communities.
2. Integrate Tourism Marketing objectives with those of the Science & Technology Industry to achieve the overall goals of the HTA.
3. Foster partnerships of the Visitor and Science & Technology industries to provide for Visitor attractions and technology venues, thereby enhancing the Visitor Experience.
4. Educate the island communities on the need for a partnership between the Visitor and Science & Technology industries.
5. Establish partnerships with organizations designed to leverage State funding with that of the Federal and/or private sector.

Eco Tourism Objectives:

1. Integrate Tourism Marketing objectives with those of the environmental community to achieve the overall goals of the HTA.
2. Support activities, which promote conservation and sustainability of Hawaii’s natural resources through educational programs, information campaigns, and direct “hands-on” management programs.
3. Change Hawaii’s environmental future by providing the needed stimulus for Hawaii’s residents and visitors to influence a move from our current course of depletion of our natural resources to one of sustainability.
4. Create programs that will leverage private funds through matching challenge grants for the protection of the environment.

Edu Tourism Objectives:

1. Integrate the Tourism marketing objectives with those of the academic and learning communities to achieve the overall goals of the HTA.
2. Support activities and programs that will promote and position Hawaii as a world-class leader in educational programs as well as a learning destination to overseas audiences.
3. Provide a synergy between the Visitor and Education industries to develop and provide educationally stimulating visitor attractions that will enhance the visitor experience.
4. Support programs and activities that will enhance the visitor experience.
5. Support programs and activities that will build upon Hawaii’s educational facilities and expertise.
6. Devise avenues and outlets to promote the export of Hawaii’s educational products and services nationally and internationally.
7. Develop programs to attract out-of-state visitors to Hawaii for educational purposes (i.e., student exchange programs, post-graduate and continuing education programs).

8. Develop programs and activities to expand product offerings in this area.

Health and Wellness Tourism Objectives:

1. Integrate the Tourism marketing objectives with those of the Health industry to achieve the overall goals of the HTA.
2. Initiate programs promoting Hawaii as "The Health State."
3. Establish programs and activities based on telemedicine and the dissemination of health care knowledge.
4. Support activities that will promote Hawaii's health services and product providers nationally and internationally.
5. Provide a synergy between the Visitor and Health & Wellness communities benefiting both sectors of the economy,
6. Establish partnerships with organizations designed to leverage State funding with that of Federal and/or private sectors.
7. Facilitate and develop partnerships of the Visitor and H&W industries to provide H&W visitor attractions that will enhance the visitor experience.
8. Support private and public sector cooperative arrangements that will provide H&W programs and activities that will serve both residents and visitors from around the world.
9. Devise avenues and outlets to promote the export of Hawaii's H&W products and services nationally and internationally.
10. Develop programs and activities to expand product offerings in the area of fitness, health and wellness.

There is a 1:1 matching requirement to the amount of state funds requested. Matching funds can be in the form of cash or in-kind contributions. Matching funds shall not come from other state sources.

CONTACT INFORMATION

Jamie Lum

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Bill Bone

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Mailing address:

Hawaii Tourism Authority

P.O. Box 2359

Honolulu, Hawaii 96804

Internet:

<http://www.hawaii.gov/tourism>

DEPARTMENT OF HAWAIIAN HOME LANDS

Community Development Program (CDP)

The Community Development Program (CDP) provides grants and technical assistance to private non-profit and public agencies for projects that benefit native Hawaiians. The goals of the CDP are to:

- ◆ Build strong native Hawaiian groups that are successful in securing resources from the public and private sectors and managing and implementing projects that are responsive to native Hawaiian needs and opportunities; and
 - ◆ Support projects that benefit native Hawaiians including, but not limited to educational, economic, political, social, and cultural programs which improve and perpetuate the general welfare and conditions of native Hawaiians.
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PROJECT EXAMPLES

The highest priority is given to projects that result in housing for native Hawaiians; improvements to homestead areas; increased use of homestead land; community economic development; and federal enterprise community/empowerment zone projects on Hawaiian Home Lands. DHHL has provided funds for projects on Hawaiian Home Lands for self-help housing, playground facilities, agricultural demonstration projects, and the protection of historic sites. Grants have also been awarded for projects that provided agricultural training, health screening and education, and educational opportunities for youth.

APPLICATION AND FINANCIAL INFORMATION

Applications for funding should be made on the forms provided by DHHL. Currently, there are two deadlines a year (Spring and Fall). Applicants should check with DHHL for specific deadline dates. Approximately \$400,000 in funding is expected to be available for fiscal year 2000.

ELIGIBILITY

All public agencies and non-profit organizations are eligible for grants.

USES AND RESTRICTIONS

Grant funds may be requested for any reasonable project expense. Equipment purchased with DHHL grant funds is subject to recall by DHHL at the end of the grant period. Grant funds may only be used for the benefit of native Hawaiians. For the purposes of this program, a native Hawaiian is defined as an individual with at least 50% Hawaiian blood. The grant recipient is responsible for providing satisfactory proof of benefit to native Hawaiians in accordance with DHHL guidelines.

ADDITIONAL RESOURCES AVAILABLE

Technical assistance is available to native Hawaiian non-profit organizations. Technical assistance includes board training; training and guidance in proposal writing; assistance with the formation of a non-profit; project planning and strategic planning assistance; and advice on organizational management. Requests for technical assistance may be made in writing or by phone.

CONTACT

Christine A. Valles
Grants Specialist
DHHL – Community Development Program
P.O. Box 1879
Honolulu, HI 96805
Phone: 587-6424
Fax: 586-3843

DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS

Office of Community Services (OCS)

The mission of the State Office of Community Services (OCS) is to assure the effective and timely delivery of needed human services to economically disadvantaged persons, immigrants, and refugees of Hawaii. OCS accomplishes its mission by providing funds, technical and administrative assistance to community agencies, conducting demonstration projects, developing relevant statewide policies and procedures for community services, and working in partnership with various government agencies and private service providers.

OCS' goals are to:

- ◆ Improve the delivery of services to low-income persons, immigrants and refugees;
 - ◆ Assume responsibility and accountability for successful implementation of OCS programs, policies and priorities; and
 - ◆ Improve responsiveness to the needs of the people of Hawaii.
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APPLICATION AND FINANCIAL INFORMATION

The Office of Community Services solicits Request for Proposals (RFPs) to purchase services in the areas of employment core services, child care services, transportation services, legal services, food collection and distribution services and weatherization assistance for low income and/or immigrant persons. Total funding available for fiscal biennium 2000-2001 totaled \$9,632,218.

ELIGIBILITY

Qualifications include but are not limited to licensure or accreditation. The applicant shall hold licenses and accreditations required under applicable federal, state and county laws, ordinances, codes and rules to provide the required services. The applicant shall have a minimum of one-year experience in providing employment services as specified in the RFP. In addition, the applicant should comply with the Chapter 103F, HRS Cost Principles for Purchases of Health and Human Services identified in SPO-H-201 (effective 10/1/98), which can be found in the POS Manual.

USES AND RESTRICTIONS

Under the Employment Core Services for Low-Income Persons, Immigrants and Refugees, there are four separate programs in the Request for Proposals:

Program 1: Employment Core Services for Low-Income Person

The purpose of this RFP is to contract for Job Start, Job Retention and Case Management services which permit low-income persons to quickly acquire and retain meaningful employment, and effectively meet their basic needs. Subject to the availability of funds, \$1,445,000 in State General Funds shall be made available for each year of the State fiscal biennium (2000-2001).

Program 2: Employment Core Services for Immigrants

The purpose of this RFP is to contract for Job Start, Job Retention and Case Management services which permit immigrants persons to quickly acquire and retain meaningful employment, and effectively meet their basic needs. Subject to the availability of funds, \$630,000 in State General Funds shall be made available for each year of the State fiscal biennium.

Program 3: Employment Core Services for Refugees

The purpose of this RFP is to contract for Job Start, Job Retention, and Case Management Services which fast tracks the placement of refugees into jobs, keeps refugees on the job, and meets refugees' basic needs. Service area includes the City and County of Honolulu. Subject to availability of funds, \$100,000 in Federal funds pursuant to Refugee Act of 1980, Public Law 96-212, shall be made available for each year of the State fiscal biennium.

Program 4: Employment Creation for Low-Income Persons, Immigrants and Refugees

The purpose of this RFP is to contract for innovative ways of creating employment, starting a business, and thereby elevating client income levels. Subject to availability of funds, \$400,000 in State General funds shall be made available for each year of the State fiscal biennium.

CONTACT

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Fax: 586-8685

OFFICE OF HAWAIIAN AFFAIRS (OHA)

Community-Based Development Program

The OHA Community-Based Development program's primary goal is to provide Hawaiians with opportunities to increase and enhance economic self-sufficiency. OHA offers financial assistance through grants for marketing and feasibility analysis for economic ventures. Additionally, grants can be made to assist in implementing a well-designed, viable economic development project or program. OHA sponsors training workshops and statewide institutes each year aimed at building organizational capacity and effectiveness.

PROJECT EXAMPLES

- Haola, Inc. Pana'ewa homestead Association. Development of a business plan for Kamoleao development, initiation of a farmer's market and development of a job training program.
- Hui Malama O Mo'omomi. Development of an educational video for resource management techniques used by the Hawaiian community for this coastal area on Molokai.
- 'Ano 'Ano Aloha. Creation of a business and marketing plan for development of environmental products, such as native plant flashcards and stationary.
- Pali Uli Farm. Training displaced sugar workers as well as youths on Kaua'i to grow taro. Additionally, assistance will be provided to help develop the individual farmers' businesses.
- Friend of Moku'ula, Inc. Development of a business plan for a Hawaiian living center as a tourist destination in Lahaina; restoration project, and feasibility study for Moku'ula site.

APPLICATION AND FINANCIAL INFORMATION

The items below should be covered in a complete grant application. They are meant to serve as a guide for writing a grant proposal; all points may not be applicable to any one project and may therefore be omitted. Any additional information in order to provide the OHA staff a better understanding of the organization, activities and goals can also be submitted. OHA staff is available to discuss the organization's project concept and any design issues that come up.

- Community Profile - OHA is interested in supporting organizations that serve identifiable Native Hawaiian communities. This section will help to identify the needs and problems of the community the organization serves.
- Organizational History - A strong, broad-based community supported organization is crucial to CBED projects. Additionally, the control and direction of the organization must be held in the hands of the Native Hawaiian community. An established

organization with a proven record of accomplishments will allow the OHA staff to better assess the organization's ability to undertake the current project.

- Project Description and Evaluation - The scope of Community Based Economic Development (CBED) projects are limitless. OHA is interested in endeavors, which are of direct benefit to Native Hawaiian communities. Additionally, the nature of the project should be in keeping with the character and values of the community and the organization. The primary focus must remain, however, economic development for the community, which the organization serves.
- Available Resources - The strength of any organization lies in the resources that it possesses or has access. Resources may take various forms -- land, money, buildings and equipment, as well as highly trained and educated members. It is important to identify the key assets the organization possesses, or has access to, and how these will serve as valuable tools for the project at hand.
- Budget - A complete budget plan gives evidence and credence to the soundness of the project. Evaluations of a complete budget allow the OHA staff to determine the feasibility of the proposed project. Documenting the eventual self-sufficiency of a project is very important. For on-going operating expenses, the organization should only allocate the portion of those expenses that is directly related to the specific project proposed.

ELIGIBILITY

Community-based organizations and cooperative associations whose board is predominantly Native Hawaiian conducting economic development projects within the State of Hawaii, in addition to, organizations that have economic development projects, programs or training sessions which serve a primarily Native Hawaiian base.

USES AND RESTRICTIONS

Grant funds can be used for the implementation and planning of economic development projects.

ADDITIONAL RESOURCES AVAILABLE TO ASSIST ORGANIZATIONS

Annual training institute and annual training workshops are offered. Training topics include: how to conduct marketing and feasibility studies, business planning, financial management, organizational development and strategic planning.

CONTACT

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Fax: 594-1865

OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT - COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM County of Hawaii

The U.S. Department of Housing and Urban Development (HUD) provides federal funds to the County of Hawaii, to promote community development, primarily for the benefit of low- and moderate-income people. Not less than 70 percent of the funds must be used for activities that benefit low- and moderate-income persons.

The program offers loans, grants, and technical assistance to eligible units of general local government and non-profits to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development and improved community facilities and services.

CDBG funds are distributed by various methods and must meet the County's approved Consolidated Plan. The Consolidated Plan contains the County's CDBG programs' objectives, priorities, and strategies in meeting the needs of the very low-, low-, and moderate-income families.

APPLICATION AND FINANCIAL INFORMATION

The County distributes its CDBG allocation through a Request for Proposal (RFP) process. This competitive process is intended to ensure that the projects funded by the County are consistent with the County's priorities as contained in the Consolidated Plan, are eligible for CDBG funds, and can be implemented in a timely manner.

The County normally receives approximately \$2,000,000 for its CDBG program. All submitted project proposals must comply with program objectives, and be consistent with the County's priorities and strategies as contained in the County's approved Consolidated Plan.

ELIGIBILITY

In general, the County provides grants or loan assistance under the CDBG program and may be used for a wide variety of activities that either:

- 1) Principally benefit low- and moderate-income families;
- 2) Aid in the prevention or elimination of slums and blight;
- 3) Meet other community development needs having a particular urgency.

Range of eligible activities may include, but not limited for CDBG program, acquisition of real property, rehabilitation and construction of public facilities, provisions of public services, disposition of real property, clearance, demolition and removal of buildings and improvements, micro enterprise assistance, removal of architectural barriers, and code enforcement.

USES AND RESTRICTIONS

All projects considered for CDBG funding must indicate that they are consistent with one of the five County priorities for the CDBG program.

Priority: Public Facility, Infrastructure Improvement, and Accessibility.

Priority: Economic Development Priority - To promote the retention or creation of jobs for low and moderate-income persons.

Priority: Support Priorities of Other Federal Programs (HOME, Emergency Shelter Grants, Housing Opportunities for Persons With AIDS, Section 202, Section 811, Homeless, etc.

Priority: Public Service Priority - To maintain and improve public services.

Priority: Planning Priority - Anticipate the housing and community development needs of the County.

LEGAL AUTHORITY

Title I Housing and Community Development Act of 1974.

CONTACT

Edwin S. Taira
Assistant Housing Administrator
Office of Housing and Community Development
50 Wailuku Drive
Hilo, Hawaii 96720
Phone: 961-8379
Fax: 961-8685

ECONOMIC DEVELOPMENT PROGRAM

County of Maui, Office of Economic Development, Office of the Mayor

The Economic Development program works in partnership with community, government and business to strengthen and diversify the economy of Maui County. The foremost goal of this program is to improve the quality of life for the people of Maui County with consideration for its cultures and the environment.

The Economic Development program supports projects within the following primary industry areas: visitor; small business and high technology; agriculture; aquaculture and other marine programs; film, TV and other entertainment; manufacturing, sports, recreation and other special events; culture and arts and higher education. The Program offers grants and technical assistance to eligible non-profit groups that serve to advance the County's economic goals.

PROJECT EXAMPLES

The County's economic development programs has supported projects as diverse as the manufacturing extension program, microenterprise loan program, youth for environmental service, miconia eradication, high tech Maui newsletter, cultural festivals and events, made in Maui promotions, boat days and sporting events.

APPLICATION AND FINANCIAL INFORMATION

Applications can be obtained from and submitted to the Office of Economic Development at any time. Each formal application is reviewed and evaluated by the economic development grants review team. OED staff is available to provide technical assistance with the grant application process.

The Office of Economic Development is a part of the Office of the Mayor. Grant fund categories administered by OED are specified by the County Council during the budget review process.

CONTACT

Office of Economic Development
County of Maui
200 S. High Street, 6th Floor
Wailuku, HI 96793

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COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

City and County of Honolulu

The U.S. Department of Housing and Urban Development (HUD) provides Community Development Block Grant (CDBG) funds to the City and County of Honolulu (City) to promote community development, principally for the benefit of low- and moderate-income persons. The City offers a portion of CDBG funds for loans, grants, and technical assistance primarily to support nonprofit organizations that either develop economic development projects themselves or develop initiatives that support business and other economic development.

CDBG funds are allocated through various methods and projects must fall within the guidelines of an approved Consolidated Plan prepared by the City Department of the Budget and Fiscal Services. The Consolidated Plan represents a blueprint for distribution of the HUD's CDBG, Emergency Shelter Grant, HOME Investment Partnerships and Housing Opportunities for Persons with Aids. The plan reflects the City's strategy on how federal assistance may be used to provide housing, public facilities and services, and opportunities for community economic development in a way that improves the availability of decent, safe and sanitary housing and a suitable living environment. A minimum of 70 percent of the funds must be used for activities that benefit low- and moderate-income families.

PROJECT EXAMPLES

Examples of community economic development programs include support for microenterprise development initiatives, community loan programs, business incubators, community marketplaces, Empowerment Zone initiatives, Rural Economic and Agricultural Development, manufacturers' extension program, training and technical assistance support, and other community-based economic development activities.

APPLICATION AND FINANCIAL INFORMATION

Eligible nonprofits, organizations, and enterprises apply for financial assistance from the City CDBG program by submitting a Community Development Block Grant Program Project Proposal. Applicants describe in the Project Proposal how the project will meet the objectives of the CDBG program and the City Consolidated Plan. The City reviews Project Proposals for anticipated accomplishments, capacity of the organization, community involvement, matched resources devoted to the project, feasibility, and project need.

In fiscal year 1999-2000 the City received approximately \$13,000,000 for its CDBG program. Funds allocated to specific grants and loans vary.

ELIGIBILITY

Agencies eligible for CBDG funds include government agencies, private nonprofits duly organized to undertake community development activities on a not-for-profit basis, neighborhood nonprofits duly organized to undertake community development activities on a not-for-profit basis for a specific neighborhood, Small Business Investment companies, Local Development corporations, and private for profit organizations undertaking special economic development activities.

Funded activities must be in compliance with HUD's National Objectives for CBDG:

- 1) Principally benefit low- and moderate-income families;
- 2) Aid in the prevention or elimination of slums and blight; and
- 3) Meet other community development needs of particular urgency.

USES AND RESTRICTIONS

Projects funded by CBDG must be consistent with the City priorities as reflected in the Consolidated Plan.

City Priorities in FY 1999-2000 Consolidated Plan:

- Housing development: New construction, rehabilitation, acquisition and related infrastructure.
- Rental assistance.
- Public facilities and services.
- Community development: Economic development, planning, administration and other related activities.

LEGAL AUTHORITY

Title 1 Housing and Community Development Act of 1974.

CONTACT

Paul Taniguchi
Chief, CBDG Unit
Department of Budget & Fiscal Services
City and County of Honolulu
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Honolulu, Hawaii 96813
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ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)

United States Department of Commerce

The Economic Development Administration (EDA) was established to generate jobs, help retain existing jobs, and stimulate industrial and commercial growth in economically distressed areas of the United States. EDA assistance is available to rural and urban areas of the Nation, the flag territories, commonwealth and Compact Nations experiencing high unemployment, low income, or other severe economic distress.

In fulfilling its mission, EDA is guided by the basic principle that distressed communities must be empowered to develop and implement their own economic development and revitalization strategies. Based on these locally- and regionally-developed priorities, EDA works in partnership with state and local governments, regional economic development districts, public and private nonprofit organizations, and Indian tribes. EDA helps distressed communities address problems associated with long-term economic distress, as well as sudden severe economic dislocations including recovering from the economic impacts of natural disasters, the closure of military installations and other Federal facilities, changing trade partners, and the depletion of natural resources.

PROJECT EXAMPLES

Pacific Business Center (PBC) is funded through EDA's National Technical Assistance, Research, and Evaluation Program. PBC provides business specialists to assist businesses to develop marketing plans, business plans, and to make the connections to the University of Hawaii staff. PBC serves the State of Hawaii, the Freely Associated States, the Commonwealth of the Northern Marianas Islands, and the flag territories of Guam and American Samoa. Each PBC client is given 20 free hours of consultation.

EDA's Public Works and Development Facilities Program helps fund bricks and mortar and equipment projects. Such projects included a Marketplace, roadway improvements, and sewer line on Guam; a Techno Tourism Center and Theatre in Waimea, Kauai; and a Resource Recycler in Lihue, Kauai.

APPLICATION AND FINANCIAL INFORMATION

There are six programs under EDA:

Planning Program for Economic Development Districts, Indian Tribes and Eligible Areas: EDA regional offices contact currently funded grantees to inform them of procedures for submitting applications for continuation funding. Other potential applicants should submit a letter requesting funding and provide evidence of area economic distress to the area Economic Development Representative (EDR) with a copy to the appropriate EDA regional office. Following review of the proposals

submitted by current grantees as well as other entities, if funds are available, EDA will invite applicants selected for funding consideration to submit formal applications. Complete funding availability information appears annually in the **Federal Register**. Average amount of grant given in FY98 under the District program was \$55,000.

Planning Program for States and Urban Areas: Eligible applicant proposals should include an indication of commitment from the chief executive, significant verifiable information on the level of economic distress including recent unemployment and income data, and a work program outlining specific activities to be accomplished under the grant. The original proposal will be submitted to the appropriate regional office with a copy to the area EDR. Complete funding availability information appears annually in the **Federal Register**. Average amount of grant awarded in FY 98 under the State Program was \$69,000, and \$74,000 under the Urban Program.

Local Technical Assistance Program: Potential applicants should contact the EDR for the area who will explain the program and guide the applicant in submitting the proposal. EDA screens all proposals before deciding whether to invite formal project applications. Complete funding availability information appears in the **Federal Register**. Average amount of grant awarded in FY 98 was \$26,600.

University Center Program: EDA considers University Centers as partners in the economic development process. In recent years, most program funding has been used to support existing University Centers. Institutions already participating in the program and performing well will be notified by appropriate EDA regional office of the application procedures for continuation funding.

Institutions seeking initial funding for a University Center should send a proposal to the appropriate EDA regional office and a copy to the Economic Development Representative. The proposal should describe the economic distress of the service area, the activities that will be financed with EDA funds, and the relationship of these activities to the economic development needs of the service area. Average amount awarded in FY 98 was \$94,800.

Public Works and Development Facilities Program: Eligible applicants should contact the EDR. The EDR will describe the program and provide guidance on preparing a proposal for EDA's consideration. EDA evaluates proposals before deciding whether to invite formal applications. Complete funding availability information appears annually in the **Federal Register**. Average amount of grant awarded in FY 98 was \$859,443.

Economic Adjustment Program: Prospective applicants should contact the EDR to ascertain eligibility and guidance for preparing an investment proposal. Normally no deadline for the submission of proposals exists. Depending on the merits of a proposal, EDA may invite submission of a formal application. Complete funding availability information appears in the **Federal Register**.

ELIGIBILITY

Area must have unemployment one percent above the national average (currently 4.7 percent) or per capita income no more than 80 percent of the national average or a combination of other factors such as outmigration, base closure, disaster, etc.

The applicant must be State, County or local government; area, district or special unit of government; public or private nonprofit; public university; and Indian Tribes (not including Pacific Islander or Native Hawaiian).

USES AND RESTRICTIONS

Planning Program for Economic Development Districts, Indian Tribes and Eligible Areas: Grants under this program support the formulation and implementation of economic development programs to create or retain full-time permanent jobs and increase income for the unemployed and underemployed in areas of economic distress.

Planning grants for administrative expenses are awarded to establish and implement effective economic development programs at local and multi-jurisdictional levels. Eligible activities include the preparation and continuation of a Comprehensive Economic Development Strategy (CED Strategy) and planning, and implementation and technical assistance services to communities and local governments within the organization's jurisdiction. Assistance is normally provided for a period of 12 months, not to exceed 50 percent of the total project cost. For economic development districts, EDA may waive part of the 50 percent local share provided that the non-Federal share is at least 25 percent of the total project cost. For Indian grants, EDA may waive 50 percent non-Federal share.

Planning Program for States and Urban Areas: Grants under this program assist economically distressed states, sub-state planning regions, cities, and urban counties to undertake significant new economic development planning, policy-making, and implementation efforts.

Grants provide financial assistance to support significant economic development planning and implementation activities, such as economic analysis, definition of program goals, determination of project opportunities, and formation and implementation of a development program. Assistance under this program enhances economic development planning capability, continuous economic development planning processes and procedures, and helps build institutional capacity. A grant award under this program is generally for a period of 12 months. Up to two additional awards may be considered if funds are appropriated by Congress.

Local Technical Assistance Program: Grants awarded under the Local Technical Assistance Program are designed to assist in solving specific economic development problems, respond to development opportunities, and build and expand local organizational capacity in distressed areas. The majority of local technical assistance projects focus on technical or market feasibility studies of economic development projects or programs.

University Center Program: Grants and cooperative agreements awarded under the University Center Program help colleges and universities in using their own and other resources to address the economic development problems and opportunities of their service areas. University Centers are evaluated at least once every three years. Proposals funded under the basic University Center Program must focus on providing technical assistance to clients outside the sponsoring institution. A limited amount of University Center-initiated activity, such as applied research on general economic development issues, is permitted if approved as part of the work plan. Eligible applicants include public and private institutions of higher education.

Public Works and Development Facilities Program: Grants are provided to help distressed communities attract new industry, encourage business expansion, diversify local economies, and generate long-term, private sector jobs. Among the types of projects funded are water and wastewater facilities, primary serving industry and commerce; access roads to industrial parks or sites; port improvements; business incubator facilities; technology projects; sustainable development activities; export programs; brownfields redevelopment and other infrastructure projects. The program is primarily intended to benefit low and moderate-income populations, unemployed and underemployed residents and to help stop out-migration as well as to assist areas experiencing long-term economic distress due to industrial restructuring and business relocation.

Economic Adjustment Program: This program helps states and local areas design/implement strategies for facilitating adjustment to changes in their economic situation that are causing or threaten to cause serious structural damage to the underlying economic base. Such changes may occur suddenly (Sudden & Severe Economic Dislocation) or overtime (Long-Term Economic Deterioration), and result from industrial or corporate restructuring, new Federal laws/requirements, reduction in defense expenditures, depletion of natural resources or natural disasters.

Strategy grants provide the recipient with the resources to organize and carry out a planning process resulting in an adjustment strategy tailored to particular economic problems and opportunities of the impacted area(s). Implementation grants may be used to support one or more activities identified in an adjustment strategy approved though not necessarily funded by EDA. Implementation activities may include, but are not limited to: creation or expansion of strategically targeted business development and financing programs including grants for revolving loan funds, infrastructure improvements, organizational development, and market or industry research and analysis.

CONTACT

Gail Fujita
U.S. Department of Commerce
Economic Development Administration
Federal Building, Room 5180
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Honolulu, HI 96850
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UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

The U.S. Department of Housing & Urban Development (HUD) awards more than \$2.4 billion (FY99) annually in a variety of community and economic development programs through national competitions. Economic development programs include Economic Development Initiative (EDI), the Brownfields Economic Development Initiative (BEDI), and the new Rural Housing and Economic Development. Economic empowerment programs, such as Youthbuild help to nurture economic self-sufficiency. These programs help HUD facilitate community revitalization and economic renewal in communities across the country. A single Super NOFA (notice of funding availability) is issued to notify the public that funding is available through its estimated 40 competitive grants programs.

A major non-competitive program at the local government level and HUD's primary program to promote community revitalization is the Community Development Block Grants (CDBG) Program. CDBG funds are given on a formula basis to 900 metropolitan cities and urban counties called entitlement communities, such as the City & County of Honolulu. The local HUD office distributes the funds directly to the Neighbor Island Counties or non-entitled, smaller communities. CDBG funds can be used for a wide range of community development activities including economic development. For example, funds have been used to provide micro-loans, economic development planning, job creation, and employment training. Other activities include land acquisition, child care, provision of public services, etc.

DESCRIPTION OF A NEW GRANTS PROGRAM

The Rural Housing & Economic Development is a new grants program introduced in 1999 to build capacity at the State and local levels for rural housing and economic development and to support innovative housing and economic development activities in rural areas. Program supplements existing resources available from the Federal government targeted to rural communities.

APPLICATION AND FINANCIAL INFORMATION

Funds are awarded competitively through a process conducted by HUD in consultation with the USDA. There are three funding categories:

- (1) Capacity building with average amount of \$150,000;
- (2) Support for innovative activities with average award to be \$500,000; and
- (3) Seed support with average expected award to be \$200,000.

EXAMPLES OF PROJECTS FUNDED

- ACCION Texas, Inc. \$600,000 to provide loans to individual entrepreneurs and microbusinesses in low-income communities

- Design Corps (Alabama) \$224,190 to support the acquisition, improvement and marketing of 17 acres to be developed as an industrial site
- The Metlakatla Indian Community (Alaska) \$500,000 to assist with start-up costs for a plant to bottle and market the tribe's water
- Community Housing Improvement Program, Inc. (California) \$451,397 to develop a 40-unit rental and homeownership for farm workers and other low-income households
- Fort Belknap College (Montana) \$200,000 to establish a Business Incubator
- Casa Oregon (Oregon) \$200,000 to develop a new arm to the existing Tri-State Revolving Loan Fund

ELIGIBILITY

- (1) Capacity Building funding – local rural non-profit, CDC, or Indian tribe;
- (2) Support for Innovative Activities funding – local rural non-profit, CDC, Indian tribe, State Housing Finance Agency, or State economic development or community development agency;
- (3) Seed Support funding – local rural non-profit, CDC, or Indian tribe.

USES AND RESTRICTIONS

- (1) Capacity Building – for rural housing and economic development involves enhancing existing organizations to carry out new and/or perform existing functions more effectively; and the creation of new organizations or situations to carry out specific functions. Eligible activities include hiring staff, support training existing staff, providing software and other tools, obtaining outside expertise, technical assistance, and promotion of fair housing. With new organizations the program creates new funding sources and financing mechanisms and improves access to existing resources.
- (2) Support of Innovative Rural Housing and Economic Development – supports and not limited to "hard costs" for both housing and economic development such as architectural drawings and reports, acquisition of land and buildings, provision of infrastructure, establishing CDFIs, lines of credit, revolving loan funds, microenterprises, small business incubators, etc.
- (3) Seed Support – provides start-up costs for new organizations or specific projects and can include acquiring space and support facilities, hiring staff and other capacity building activities.

LEGISLATIVE AUTHORITY

Statutory requirements include HUD regulations, compliance with Fair Housing and Civil Rights laws, American with Disabilities Act, and other applicable Federal statutory and regulatory requirements.

CONTACTS

Mailing Address:
HUD-Hawaii State Local Office
7 Waterfront Plaza, Suite 500
Honolulu, HI 96813-4918
Phone: 522-8185

Mike Flores
Community Builder,
Phone: 522-8185 x246

Ramona K. Mullahey
Community Builder Fellow
Phone: 522-8185 x 249

UNITED STATES DEPARTMENT OF AGRICULTURE (USDA) – Farm Service Agency

The Farm Service Agency (FSA) administers farm commodity, agricultural credit, conservation, and disaster payment programs. FSA was formed in 1994 from the former Agricultural Stabilization and Conservation Service (ASCS) and the direct and guaranteed agricultural lending programs from the former Farmers Home Administration (FmHA).

PROJECT EXAMPLES

Agricultural credit programs: Direct and guaranteed loans are available to agricultural producers who meet FSA eligibility and feasibility requirements. The loan limits are \$200,000 for direct farm ownership and for farm operating loans. The loan limit for guaranteed loans through commercial lenders is \$700,000 for any combination of farm ownership and farm operating purposes. Emergency loan assistance is also available for weather-related natural disasters designated by the Secretary of Agriculture or declared by the President. Examples of agricultural operations funded through FSA include nursery, orchard, vegetable, agroforestry, aquaculture, and livestock enterprises.

Commodity loan programs: Non-recourse loans for wheat, corn, grain sorghum, barley, oats, rye, oilseeds, rice, tobacco, peanuts, milk, cotton, sugar, and honey. This program is of limited use in Hawaii State and the Pacific Basin.

Disaster & Emergency Payment Assistance: Rehabilitation for farmland damaged by a natural disaster by assisting farmer with cost-sharing to carry out emergency conservation practices.

Conservation Reserve Program (CRP): CRP targets the most fragile farmland by encouraging farmers to stop growing crops on cropland designated “highly erodible” and to plant a permanent vegetative cover instead. In return, the farmer receives an annual payment for the term of the multi-year contract.

Emergency Conservation Program (ECP): ECP provides financial assistance to farmers and ranchers for the restoration of farmlands on which normal farming operations have been impeded by natural disasters. ECP assistance is available for removing debris and restoring permanent fences, terraces, diversions, irrigation systems, and other conservation installations. Conservation problems that existed before a disaster are not eligible.

Environmental Quality Incentive Program (EQIP): EQIP works primarily in locally identified priority areas where there are significant natural resource concerns, such as soil erosion, water quality and quantity, wildlife habitat, wetlands, forest and grazing lands. Cost sharing may pay up to 75% of the costs of certain conservation practices. These are on 5 to 10 year contracts

APPLICATION AND FINANCIAL INFORMATION

Applications for FSA agricultural loans are made through four county offices located on:

1. Oahu--Aiea, 808-483-8600, ext. 100
2. Maui--Kahului, 808-244-3100
3. Hawaii--Hilo, 808-933-6963
4. Kauai--Lihue, 808-245-9014

Guaranteed loans are made through commercial lenders, but information can be obtained through the FSA county offices, or the Hawaii State & Pacific Basin Office at 808-541-2600, ext. 103. Loans are funded through annual appropriations and availability is subject to funding.

Applications for the FSA conservation, disaster payment, and commodity loan programs are made by contacting the above listed county offices.

Geographical Coverage: Hawaii State and the Pacific Basin.

ELIGIBILITY

General eligibility criteria for the FSA agricultural loan programs are: (1) U.S. Citizen or legally admitted permanent resident, (2) legal capacity to incur debt, (3) sufficient education and/or experience to successfully manage and carry out the agricultural operation, (4) unable to obtain commercial credit without FSA assistance, (5) "family farm" size, (6) not delinquent on any Federal debt, (7) have not previously caused a loss to FSA on a previous loan. Specific loan programs have additional eligibility criteria. Once an applicant is determined eligible, FSA officials will work directly with applicants to determine whether a feasible repayment plan can be developed and whether sufficient loan collateral is available to secure the loan requested.

USES AND RESTRICTIONS

FSA does not have grants available to individuals or organizations that wish to engage in agricultural production. A Small Farmer Outreach Education & Technical Assistance grant program is available through USDA to eligible non-profit institutions, but funding is very limited.

CONTACT

Steve Bazzell, Ag. Loan Programs or Bill Burns, Farm Programs,
P.O. Box 50008
300 Ala Moana Blvd., Room 5112
Honolulu, HI 96850-0001
steve.bazzell@hi.usda.gov
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UNITED STATES DEPARTMENT OF AGRICULTURE (USDA) – Rural Development

USDA Rural Development was created in 1994 as a result of the reorganization of the U.S. Department of Agriculture. Rural Development consists of three new services: Rural Business-Cooperative Service (RBS), Rural Housing Service (RHS) and Rural Utilities Service (RUS). At the state and local levels, Rural Development field offices administer the programs of all three services.

The mission of RBS is to enhance the quality of life for all rural Americans by providing leadership in building competitive businesses and cooperatives that can prosper in the global trading marketplace.

Project Examples

- Since FY 94, 46 projects totaling \$68,065,885 have been funded through USDA Rural Development's Business & Industry (B&I) Guaranteed Loan Program. These Hawaii projects include aquaculture, hotels, restaurants, a waterpark, commercial nurseries, and forestry.
- Since FY 97, 11 projects totaling \$5,594,150 have been funded through USDA Rural Development's Business & Industry (B&I) Direct Loan Program. These projects include recycling; meat, processing, and distribution; retail boat sales; and aquaculture.
- 21 projects have been funded since FY 93 through Rural Development's Rural Business Enterprise Grant (RBEG).
- Lokahi Pacific (\$1 million) and Molokai Ranch Foundation (\$550,000) have received funding through Rural Development's Intermediary Relending Program.

APPLICATION AND FINANCIAL INFORMATION

For detailed information regarding the Rural Business Enterprise Grants (RBEG), Business and Industry Direct Loan Program, and Business and Industry Loan Guarantee Program, see the **Contact** information provided below. Applications will be accepted at this location.

Those interested in applying for an Intermediary Relending Program (IRP) loan should obtain a copy of the IRP regulations (RD Instruction 4274-D) from the Rural Development Hawaii State Office. The regulations contain detailed instructions for completing an application. Completed applications should be sent to the Rural Development Hawaii State Office.

ELIGIBILITY

Rural Business Enterprise Grants (RBEG): Rural Business Enterprise Grants (RBEG) are available to public bodies (i.e., state, counties, incorporated towns and villages, etc.) and private, nonprofit corporations serving rural areas. Selection priorities used to rate the applicants include: population of community; economic conditions in terms of unemployment in the area; applicant's experience in proposed activity; evidence that small business development will occur by start-up or expansion as result of activity; commitment of funds from nonfederal sources for proposed activity; result of project will create and/or save jobs associated with the affected business; proposed project is consistent with and does not duplicate economic development activities for the project under an existing community or economic development plan covering subject area; and amount of the grant proposal.

Intermediary Relending Program (IRP): Intermediaries may be private, nonprofit corporations, public agencies, Indian groups or cooperatives. Intermediaries must:

- Have legal authority to carry out the proposed loan purposes and to incur and repay the debt.
- Have a record of successfully assisting rural business and industry, or, for intermediaries that propose to finance community development, a proven record of successfully assisting rural community development projects of the type planned.
- Have the services of a staff with loan making and servicing expertise acceptable to the Agency.
- Have capitalization acceptable to the Agency.

Any type of legal entity, including individuals and public and private organizations, may be an ultimate recipient. At least 51 percent of the owners or members of both intermediaries and ultimate recipients must be United States citizens or admitted for permanent residence. Both intermediaries and ultimate recipients must be unable to obtain the proposed loan elsewhere at reasonable rates and terms.

Business and Industry (B&I) Direct Loans and B&I Loan Guarantee Program: Any legal entity, including individuals, public and private organizations, and Federally recognized Indian Tribal groups in a rural area may borrow. Honolulu proper is the only ineligible area. In addition, borrowers must be unable to obtain needed funds from other sources at reasonable rates and terms. Business and Industry (B&I) Direct Loans are limited to a maximum of \$10 million and the B&I Loan Guarantee is limited to a maximum of \$25 million.

USES AND RESTRICTIONS

Rural Business Enterprise Grants (RBEG): RBEGs are used to finance and facilitate development of private business enterprises. The purpose of RBEGs is to assist public bodies and non-profit corporations finance and facilitate development of small and

emerging private business enterprises located in areas outside the boundary of a city of 50,000 or more and its immediately adjacent urbanized area. RBEG funds may be used jointly with funds furnished by grantee or from other sources, including Rural Development loan funds.

RBEGs can not be used:

- For agricultural production except for commercial nurseries, timber operations, or limited agricultural production related to technical assistance projects.
- To finance comprehensive area-wide type planning. This does not preclude the use of grant funds for planning for a given project.
- For loans by grantees when the rates, terms, and charges for those loans are not reasonable or would be for purposes not eligible under the program.
- For programs operated by cable television systems.
- To fund a part of a project which is dependent on other funding unless there is a firm commitment of the other funding to ensure completion of the project.

Intermediary Relending Program (IRP): The Intermediary Relending Program (IRP) finances business facilities and community development projects in rural areas. This is achieved through loans made by RBS to intermediaries. Intermediaries relend funds to ultimate recipients for business facilities or community development. Intermediaries establish revolving loan funds so that collections from loans made to ultimate recipients in excess of necessary operating expenses and debt payments will be used for more loans to ultimate recipients.

IRP loan funds are used by the intermediaries to finance up to 75% of the cost of an eligible project. Total IRP funds loaned by the intermediary shall not exceed \$250,000 to any one ultimate recipient. Loans to the ultimate recipient from the intermediary's IRP revolving fund may be used for the purposes such as:

- Business acquisitions, construction, conversion, enlargement, repair, modernization or development cost.
- Purchasing and development of land, easements, rights-of-way, buildings, facilities, leases or materials.
- Startup operating costs and working capital.
- Feasibility studies.
- Reasonable professional fees and charges related to project development.
- Hotels, motels, tourist homes, bed and breakfast establishments, convention centers, and other tourist and recreational facilities, except as listed under ineligible purposes.
- Commercial nurseries.
- Livestock and poultry processing.
- Debt refinancing when determined necessary to create new or save existing jobs or create or continue a needed service.
- Educational institutions.
- Revolving lines of credit.

Business and Industry Direct Loans: Business and Industry (B&I) Direct Loans upgrade the economic environment making material contributions to the community. These types of loans may be made in any area outside the boundary of a city of 50,000 or more and its immediate adjacent urbanized area with population density of no more than 100 persons per square mile. Priority is given to applications for projects in open country, rural communities, and towns of 25,000 and smaller. The basic uses include developing or financing business or industry, increasing employment, and controlling or abating pollution. Uses include, but are not limited to:

- Financing business and industrial construction, conversion, acquisition and modernization.
- Financing the purchase and development of land and easements, equipment, facilities, machinery, supplies or materials.
- Startup costs and working capital.
- Financing housing development sites.
- Financing processing and marketing facilities, including those for agricultural products.
- Pollution control and abatement.
- Transportation services.
- Aquaculture
- Forestry and commercial nurseries
- Constructing or equipping facilities for lease to private businesses engaged in commercial or industrial operations.

B&I Direct Loans may not be used for:

- Any project likely to result in transfer of business or employment from one area to another.
- Any project likely to cause production that exceeds demand.
- Any project involving transfer of ownership unless this will keep the business from closing, prevent the loss of jobs in an area, or provide more jobs.
- Paying a creditor more than the value of collateral.
- Payment of loan proceeds to owners, partners, shareholders, or others who retain any ownership in the business.
- Corporations and business that are not owned and controlled by US citizens.
- Charitable and educational institutions.
- Churches or church-sponsored organizations.
- Fraternal organizations.
- Lines of credit.
- Tourist and recreation facilities including hotels, motels, and bed and breakfast establishments.
- Agricultural production, except as listed above.
- Community antenna television services or facilities.

B&I Loan Guarantee: Loan funds maybe used for the same activities under the B&I Direct Loan Program, in addition to:

- Agricultural production when part of an integrated business is also involved in the processing of agricultural products.
- Commercial fishing,
- Tourist and recreation facilities including hotels, motels and bed and breakfast establishments.
- Education or training facilities
- Community antenna television services or facilities
- Assistance to industries adjusting to terminated Federal agricultural programs or increased foreign competition.

B&I Guaranteed Loan Funds may not be used for:

- Any project likely to result in transfer of business or employment from one area to another.
- Any project likely to cause production that exceeds demand.
- Any project involving transfer of ownership unless this will keep the business from closing, prevent the loss of jobs in an area, or provide more jobs.
- Paying a creditor more than the value of collateral.
- Guarantee or lease payment.
- Payment of loan proceeds to owners, partners, shareholders, or others who retain any ownership in the business.
- Corporations and business that are not owned and controlled by US citizens.
- Charitable and educational institutions.
- Churches or church-sponsored organizations.
- Fraternal organizations.
- Lines of credit.

CONTACT

USDA, Rural Development
ATTN: RBS
Hawaii State Office
Room 311, Federal Building
154 Waiānuenue Avenue
Hilo, HI 96720
Phone: 808-933-3001
Fax: 808-933-6901

ALEXANDER & BALDWIN FOUNDATION

The Alexander & Baldwin Foundation is a business-funded charitable organization, which makes grants on behalf of its funding sources: Alexander & Baldwin, Inc. and its subsidiaries. Areas of program interest to the Foundation include health & human services, education, community, culture & arts, maritime and the environment. The Foundation generally prefers to be part of an effort with the proven, wide-spread support of the community and seldom, if ever, will be the sole donor to a cause.

PROJECT EXAMPLES

The Foundation's resources have remained level in recent years, while community needs have increased. In response, the A&B Foundation has changed its traditional approach to giving and is tending toward more, but smaller, grants to larger numbers of organizations. In 1998, nearly 360 grants were made to 316 different organizations in Hawaii and on the West Coast, and the grants ranged in size from \$100 to \$185,000.

- Hanapepe Economic Alliance - \$2,500 was granted to a group of community business people working to revitalize a rural town in southwest Kauai. Their focus is on attracting visitors to unique, historic sites in their community. Plans include small shops and art galleries to attract and hold the visitors' attention.
- Hawaii Family Support Center - \$2,500 was given to this organization, which pioneered the Healthy Start program, one of Hawaii's model social programs. It identifies children born to high-risk families, then provides parenting and coping skills as counselors follow the children until age five. Since 1988, the A&B Foundation has provided operating support for this highly effective effort.
- Maui Economic Development Board - The Foundation provided \$5,000 to this group to develop a program to help island residents better understand important community issues and the economic ramifications of the various alternatives they are considering.

APPLICATION AND FINANCIAL INFORMATION

Funding requests must be in writing and should be covered by the Grant Application Cover Sheet (photocopies are acceptable). The request should contain the following required information:

- A clear statement of organizational purpose, including relevant history and accomplishments.
- The primary objectives of the proposed project or activity, including the need or problem, how the activity will be administered and the population to be served.
- The anticipated results and the plan or methodology for evaluation.
- The reason why the A&B Foundation was considered an appropriate donor.

- Other sources of funding, including requests outstanding and donations received.
- Names of persons associated with A&B who are involved with the organization.

Requests are considered in odd-numbered months. The deadline for receipt of materials is the 15th of the month prior. Well-documented and complete requests are generally decided upon within six to eight weeks of receipt. Major capital and other requests of \$20,000 and over, however, are considered just twice a year, generally in March and September. Notification of each committee's decisions will be done in writing, generally within two weeks of each meeting. Transmittal of grant funding is generally done concurrent with notification.

ELIGIBILITY

The Alexander & Baldwin Foundation supports qualified not-for-profit community organizations and projects with cash contributions. These contributions are primarily intended to benefit communities in which A&B companies operate or where A&B employees reside.

USES AND RESTRICTIONS

Area of interest to the program include:

- Health and human services
- Education
- Community
- Culture & Arts
- Maritime
- The Environment

The Foundation will consider support for start-up, general operating, and special project needs, as well as major and minor capital requests.

The Foundation does not support:

- Individuals
- Travel expenses
- Purchase of 'Sponsorships' of events (including sporting) or entertainment
- Forms of secondary giving
- Sporting events
- Scholarship programs
- Multi-year pledges

CONTACT

Organizations in Hawaii and the Pacific region should send grant requests to:

Ms. Meredith J. Ching, Chair
Hawaii Contributions Committee
Alexander & Baldwin Foundation
P.O. Box 3440
Honolulu, HI 96801-3440

Telephone inquiries may be directed to Ms. Linda Howe at (808) 525-6642.

CONSUELO ZOBEL ALGER FOUNDATION

Consuelo Zobel Alger was born into one of the Philippines' wealthiest families, the Zobel de Ayala family. In 1988, just two years prior to Consuelo's death in her adopted home of Hawaii, the Consuelo Zobel Alger Foundation was incorporated as a nonprofit, private operating foundation. Consuelo Foundation envisions communities in Hawaii and the Philippines in which disadvantaged children, women and families achieve dignity, self-esteem and self-sufficiency resulting in renewed hope for those who have lost it and hope to those who have never had it. The Foundation's mission is to operate or support programs in Hawaii and the Philippines that improve the quality of life of disadvantaged children, women and families.

Using a small professional staff with offices in Manila and Waianae and headquarters in Honolulu's Chinatown, the Foundation works to fulfill Consuelo's vision. In Hawaii, the Foundation currently pursues three broad programmatic goals:

1. To strengthen children and families through community development and asset building;
2. To reduce the incidence of child abuse and neglect by strengthening parent-infant bonding among families at risk; and
3. To improve women's status and opportunities.

Before she died in 1990, Consuelo made it clear that she wanted her Foundation to pay particular attention to native Hawaiians, though not to the exclusion of work with people of other ethnicities. The Foundations work, therefore, is in essence the building of capacities: in individuals, in families, and in communities.

PROJECT EXAMPLES

- Ke Aka Ho'ona. A values-driven community in Waianae, Oahu built since 1993 through self-help construction. Each year, between 8 to 17 families build their homes together in one group, without knowing which home would be theirs until the end of construction. This approach gives families more pride in ownership, more skills to do their own home repair, and more cohesion as a group of future neighbors. By May 2001, 75 families will have completed their homes.
- Ka'ala Farm, Inc. In 1999, the Foundation made a grant to Ka'ala Farm, Inc. to support efforts by Nanakuli public schools, the Nature Conservancy, and others to increase access by youth to the cultural and biological legacy of Nanakuli Valley. Activities include special courses in which students will begin to document historical sites, preserve and propagate native plant species, and plan the creation of a cultural learning trail and center in upper Nanakuli Valley.
- Hawaii Individual Development Account Collaborative (HIDAC). The Foundation has been instrumental in the formation of HIDAC, a network of community-building organizations dedicated to the expansion of individual development account (IDA)

programs in Hawaii. In 1999, the Foundation committed to provide match fund monies and operational support for the statewide activities of HIDAC over the next five years.

APPLICATION AND FINANCIAL INFORMATION

As a foundation with limited resources available for programs in Hawaii, **Consuelo Foundation makes only a very small number of grants and contracts each year.** The great majority of requests are turned down. There is no standard application form. Rather than making a telephone call or an appointment, applicants are encouraged to write a letter of inquiry to help our staff determine whether the Foundation's current program priorities and available funds permit consideration of a specific proposal. The letter of inquiry should note briefly the problems and issues the proposed project will address, the purpose of the project, estimated overall budget, period of time for which funds are requested, and information about the organization and individuals conducting the project.

If the initial reaction is favorable, one copy of an unbound proposal may be invited containing the following:

- Background information about the organization (legal name, address, history, principal sources of funding and current activities)
- List of trustees or directors and corporate officers (and, in the case of small agencies, all staff) that includes profession, ethnicity and gender
- The number of times each year that the Executive Committee and/or the Board meet
- Brief narrative of the background and context of the problem or opportunities being addressed by the proposal
- Overall goal(s), specific objective(s) and rationale of the proposal
- Description of the activities to be funded, including names, qualifications, and time commitments of staff involved with the project and links between the proposed activities and the work of other organizations
- Anticipated outcomes and achievements, including impact on the target group, and specific plans to evaluate this impact
- Detailed budget, including expected funds from other sources (the Foundation seldom provides 100% funding) and any plans to support the initiative after the grant period
- The organization's current, year-to-date fiscal statements

- The last certified audit (if a young agency, send the last fiscal year's statements and the last IRS Form 990 filed)
- A copy of the latest verification of tax-exempt status from the Internal Revenue Service

Applications are considered throughout the year. All organizations receiving a grant from the Foundation are required to countersign a grant letter that outlines the use of the grant funds, describes the reporting requirements, and sets out the grant budget. Organizations contracted to provide services that further the Foundation's mission are required to co-sign a memorandum of agreement outlining the terms of the contract and the services to be provided.

ELIGIBILITY

Any tax-exempt organization is eligible to apply for a Foundation grant. Grant decisions are made based on the merit of the proposals, the availability of funds, and the initiatives' potential contributions to the advancement of the Foundation's mission and current program objectives. Currently, the Foundation does not make grants to individuals.

USES AND RESTRICTIONS

Decisions on the uses and restrictions of grants are made on a case-by-case basis.

CONTACT

Chief Program Officer
Consuelo Zobel Alger Foundation
110. N. Hotel Street
Honolulu, Hawaii 96817
Telephone: (808) 532-3939
Fax (808) 532-3930
e-mail: czaf@gte.net

HAWAII COMMUNITY FOUNDATION (HCF)

Established in 1916, Hawaii Community Foundation's (HCF) mission is to build community among the people of Hawaii. HCF's commitment is to serve the needs of Hawaii's diverse community through charitable giving, and to encourage citizens to participate in shaping the present and future of the islands. HCF is one of the 30 largest community foundations in the country, and continues to grow through gifts from a variety of sources. HCF's programs and projects share a commitment to building community by strengthening ties among individuals, families, neighborhoods and institutions.

PROJECT EXAMPLES

Some of the projects which HCF provided grants to included:

- Leadership training for low-income people (American Friends Service Committee, Hawaii Area Program Office)
- Creation of a nonprofit organization to promote the Hawaiian performing arts (National Academy of Hawaiian Performing Arts)
- Second year support for historical tours (Kona Historical Society)
- Forums, readings, and education activities exploring cultural identity in local literature (Bamboo Ridge Press)
- Nutrition education project and purchase of frozen food delivery vehicle (Lanakila Crafts, Inc.)
- Coordinator and supplies for community education and stream clean-up projects (Waimanalo Health Center)

APPLICATION AND FINANCIAL INFORMATION

Although not required, a grantseeker representing a nonprofit agency or organization may call a program staff member to make an inquiry about a specific grant area. The written proposal (up to ten pages) should include: a) an executive summary, b) description of the project and mission of the organization, c) a statement of the need or opportunity based on research, d) goals and outcomes, e) timeline, and f) project budget. In addition, some grant programs require special applications. For more information on what the proposal package should contain and which programs require "special" applications, please see HCF's **Grantseekers' Guide**.

After the proposal is submitted, it is reviewed by HCF to see that it meets the general guidelines. They will determine whether it is appropriate for funding. After the review is complete, a written report on your proposal is presented to a meeting of either an advisory board or a Program Subcommittee of HCF's Board of Governors. After a final decision on the proposal is made, the organization will be informed of the decision in

writing. If the proposal is funded, the organization will be sent a Terms of Grant Agreement.

A final grant report is required upon completion of the project. This should include information about the project -- its implementation and results -- and a financial reporting of expenditures and income sources.

Proposals must be postmarked or delivered by appropriate program area deadline. If the date falls on a holiday or nonworking day, the deadline is the next working day. A calendar of proposal submission deadlines is found in the back of the **Grantseekers' Guide**.

ELIGIBILITY

Grants are generally made to nonprofit organizations for programs and projects serving Hawaii's residents and its environment.

- Must be a tax-exempt organization, either a unit of government or one classified by the IRS as a 501(c)(3) type of charity which is not a private foundation, carrying out work in Hawaii.
- Submit a written proposal describing the proposed project, outcomes, timeline and budget.
- Have leadership, which represents the community served.
- Be a sound project.
- Make a request that is time-limited and has other sources of future funding.

USES AND RESTRICTIONS

HCF provides grants in the following areas: Culture and the Arts, Neighborhood/Community Development, Education, Natural Resources Conservation, and Health & Human Services.

Culture & Neighborhood/Community Development

Culture: HCF supports programs that will build stable and sound cultural organizations, and encourage diversity within organizations and their audiences. HCF also supports projects focused on children and youth. Eligible organizations are those whose primary purpose is to preserve, promote and interpret the values, mores, skills and traditions of defined population groups through various expressions that include, but are not limited to, dance, art, music, literature, language, and theatre. Grants are awarded through two specific grantmaking programs with support generally ranging from \$10,000 to \$50,000 per year up to three years.

Neighborhood Development: Supports projects on O'ahu and Kaua'i to improve conditions in their neighborhoods. It offers funding and technical assistance. Grantseekers do not need to be a nonprofit organization with a 501(c)(3) status. Government agencies, large nonprofit organizations and groups not controlled by neighbors cannot apply. On Oahu, grants typically range between \$2,000 to \$6,000 with a maximum request of \$10,000. On Kaua'i, the maximum grant amount is \$5,000 with a range of \$1,000 to \$3,000. Application forms are available.

Kaua'i: HCF demonstrates a special interest in Kaua'i through funds earmarked for organizations and projects on that island. Projects may address a broad field of interests, including culture, education, environment, health and human services. Grant range from \$5,000 to \$15,000.

Ewa Beach: HCF provides grants for projects that target children and youth and/or the elderly in the Ewa Beach area. Grants generally range between \$500-\$1,000.

Lana'i: HCF provides grants for projects to be carried out on Lana'i. Grantmaking focus is on recreational, educational and cultural activities with special emphasis on seniors and youth. Application forms are available.

West Hawaii: HCF supports projects that benefit the residents of West Hawai'i, an area that includes North Kohala through Hawaiian Ocean View Estates. Areas of interest include culture and the arts, health and human services, education and environment. Grants generally do not exceed \$500. Application forms are available.

Education

Family Literacy: Supports projects that promote family literacy . Family literacy programs are eligible for grants of up to \$10,000. Larger grants will be considered for collaboration projects or for projects that include substantive adult education. To be eligible for consideration, projects must promote parent and child interaction around literacy. Application forms are available.

Scholarships: HCF administers over 50 scholarship funds that assist Hawaii's residents in college or university studies. These funds provide grants to students who meet specific eligibility requirements determined by each fund's donors. Applications must be submitted each year by March 1.

Health & Human Services

Health: HCF supports programs that encourage individuals, agencies and communities to play a proactive role in choices affecting their health. To be considered, projects must fall into one of the following areas:

- Increase Consumer participation in Health.
- Increase Community participation in Health.

Grants for the two areas typically range from \$10,000 to \$50,000.

Mental Health: Projects, which focus on the prevention, treatment or support of individuals with mental health problems, are supported through this grantmaking program. HCF encourages projects, which target Hawai'i's youth, young adults, and senior citizens. Grants typically range from \$5,000 to \$30,000.

Elderly: For projects serving the elderly, preference is given to programs that target the frail elderly who are alone or isolated, and the elderly people who are at risk of isolation. Projects that implement community-based options for care (including those that provide support for caregivers) also are encouraged. Grants typically range from \$5,000 to \$30,000.

Medical Research: Medical research studies in health services (focused on the health care delivery system), clinical research and basic medical research are supported through this grantmaking program. Preference is given to projects that support the work of young investigators. Grants typically range from \$25,000 to \$50,000.

Residential Treatment: Projects, which provide on-site treatment in a residential facility, are supported through this grantmaking program. Treatment should address residents' physical or mental health problems, provide preventive treatment or enhance the quality of clients' lives. Preference is given to facilities which are small, community-based and resemble homelike settings. The following grantmaking programs provide support for residential treatment programs:

- Agency Accreditation or Certification
- Small, Innovative Programs or Small, Capital Projects
- Bridge Loans

Youth Volunteerism: Na Opio O Ke Ala Hoku (the youth of Ke Ala Hoku) provides small grants to eligible organizations that promote volunteer work by young people to benefit the community. The program has a youth advisory board that selects successful applicants. To be eligible for a grant, at least 50 percent of the project's participants must be under twenty years old. Youth should participated in all aspects of the project from planning, to implementation, and evaluation. Grant range is generally \$500 to \$3,000. Applications are available.

Persons-in-Need: A collection of HCF funds provides assistance to individuals in need, such as elderly persons who need special support to remain independent, and children with special health needs. These funds provide grants directly to individuals through social service agencies. For a listing of the agencies which administer these funds contact William Trugillo at HCF.

Children & Youth: There are two grantmaking programs that target children and youth. One program seeks to help children age six to twenty develop critical thinking skills, learn more about their own culture and others, or settle disputes and difference peacefully. The second grantmaking program targets young children, age eight and under, and their families. Special consideration is given to families who are likely to have difficulties raising their children. The focus of the program is to assist these families in developing skills present in healthy families. Grant amounts will generally range from \$10,000 to \$50,000.

HCF does not fund:

- Endowments
- Loans
- Emergency support
- Individuals (with the exception of grants available under the Scholarships and Persons-in-Need program)
- Large, major capital projects (with rare exceptions)
- Ongoing operating support
- Tuition aid programs
- Deficit funding
- Funding after the event has occurred

CONTACT

Hawaii Community Foundation
900 Fort Street Mall, Suite 1300
Honolulu, Hawaii 96813
Phone: 537-6333
Fax: 521-6286
Toll-free for Neighbor Islands 1-888-731-3863

For more information on specific, HCF grant programs, please call:

Culture & Art
Karen Masaki
(Assistant: Momi Cruz Losano 566-5542)

Neighborhood & Community Programs
Diane Chadwick
(Assistant: Patricia Shields, 566-5532)

Natural Resources, Conservation
Pi'ikea Miller, 566-5546

Education

Susan Jones (Assistant: Patricia Shields, 566-5532)

Health & Medical Research

Serafin "Jun" Colmenares (Assistant: William Trugillo, 566-5536)

Human Services

Steven Kaneshiro (Assistant William Trugillo, 566-5536)

Disability, Mentoring & Media

Joanne Yamada (Assistant: Momi Cruz-Losano, 566-5542)

Grantmaking in Other Areas

Janis Reischmann (Assistant: Teri-Ann Kauina, 566-5549)

Scholarships for College

Lynn Haff, Samantha Naipp-Arsiga, Ken Hasegawa
566-5570

Neighbor Island Assistance

Nani Larsen

Kaua'i

245-4585

Jill Engledow

Maui County

242-6184

June Tanoue

West Hawaii

885-2174

QUEEN LILIUOKALANI CHILDREN'S CENTER

The Queen Liliuokalani Children's Center through its community building and family support efforts are engaged in activities involving community assets development and capacity building. The Center also provides support and outreach assistance to targeted Hawaiian children, families, and groups, who are actively involved in their respective communities. Services include technical assistance, resource development, and active networking to organizations that are working to benefit and improve the socio-cultural, educational and economic conditions of Hawaiian orphan and destitute children. Additionally, the agency is actively involved with Hawaiian children who are in need of foster care, adoption and supplemental financial assistance. The Center has in its employment, community development coordinators, community aides and social workers in fifteen sites, and on all major counties, islands, districts, and ahupa'a throughout the State of Hawaii.

APPLICATION AND FINANCIAL INFORMATION

For more information, please call Center representatives for more information.

ELIGIBILITY

Any community organization that is committed to building community capacities within their neighborhood or who has a desire to improve the socioeconomic and cultural conditions of Hawaiian orphans and destitute children. Also, any orphaned or destitute Hawaiian child who is in need of family and community support or who is in need of temporary shelter or a permanent adoptive home.

USES AND RESTRICTIONS

The mission of the Center is to provide benefits to orphan and destitute children of Hawaii, with preference given to those of Hawaiian ancestry. The Center's approach to supporting this target group is through the empowerment and building of relationships among 'ohana members and community driven organizations and groups.

CONTACT

Gail Flynn
Queen Liliuokalani Children's Center
Oahu Unit
1300 Halona Street
Honolulu, Hawaii 96817
Phone: 847-1302

Lance Niimi
Queen Liliuokalani Children's Center
Hilo Unit
919 Ululani Street
Hilo, HI 96720
Phone: 800-704-9627 or 935-9381
Fax: 969-7599



Community Development Programs

American Savings Bank wants to be your bank for community development loans and deposit services.

American Savings Bank makes meeting the banking needs of your community both our policy and our practice. We continually pursue opportunities to contribute to the growth and vitality of the communities we serve. And we offer credit programs that are beneficial to society, nondiscriminatory, and economically sound.

American Savings Bank wants to help your organization reach its community development goals by providing financing that is accessible and affordable. We use government guarantees and credit enhancements to help give you the best rates and services on loan products.

American Savings Bank is also available to sponsor your community development project for:

- Affordable Housing Program Grants
- Challenge Fund Grants
- Community Investment Program Funds
- USDA, Rural Development Guarantees

And more!

For more information about American Savings Bank's Community Development Loan Programs please contact Anne Marie Beck, Community Development Loan Officer at (808) 539-7248 or ambeck@asbhawaii.com.

Savings and Checking Account Plans

Safety. Security. A good rate of return. That's what you want for your money and you get it at American Savings Bank. We have what it takes to help your money grow. And we will help you choose the savings plan or checking plan that is right for your organization.

Statement or Passbook Savings

Require a smaller minimum balance

Great for new organizations

Money Market Savings

Graduated money market interest rates based on different deposit levels
Ideal for organizations with growing resources

Preferred Certificates

Choose a term ranging from 7 days to 10 years
Benefit from higher rates than other savings plans

Basic Checking and Preferred Checking

No minimum balances or service charges for non-profit organizations
Choose non-interest bearing (Basic) or interest bearing (Preferred) checking for your organization

Business Loans and Lines of Credit

More Power to You with Business Banking Solutions by American Savings Bank. With a full range of commercial banking services and an emphasis on personal attention, American Savings Bank thinks big when it comes to serving the special needs of small to medium-size businesses, as well as eligible community development organizations.

American Savings is committed to offering businesses the most competitive rates available. Just as importantly, we are committed to expediting every business loan request. Because we know that it takes timely financing to keep you, and your business, operating efficiently and competitively in today's fast-paced environment.

Business Power LineSM

- Up to \$50,000 revolving line of credit or term loan
- One page application
- Express processing

Pro TecLineSM

- Up to \$10,000 overdraft protection for your business checking account
- One page application

Other products

- Business Term Loans & Lines of Credit
- Business Visa® card
- Small Business Administration (SBA) Loans - American Savings Bank is a leading SBA lender
- SBA Hawaii Economic Development Corporation Loans
- USDA, Rural Development - Business and Industry Guaranteed Loans
- Commercial Real Estate Loans - call (808) 539-7248

For more information about the following products, call our Business Banking Department at (808) 539-7242 or toll-free from the neighbor islands at (800) 272-2566, ext. 7242.

www.Pacific-Trader.com

Pacific-Trader.com, is a commerce-enabled web site in which Hawaii and Pacific merchants can sell their products 24 hours a day, 365 days a year, to customers around the world. The web address is www.pacific-trader.com.

Pacific-Trader.com offers businesses a valuable way to increase their customer base, helping businesses reach the widest possible buying audience. American Savings Bank is assisting businesses tap into new customer bases by offering this state-of-the-industry Web site to increase their sales potential. Any merchant can participate in Pacific-Trader.com at a nominal cost, but American Savings Bank business customers have an added benefit, since they may place up to five products **free of charge**.

Pacific-Trader.com provides an electronic shopping environment in which Internet customers can shop for numerous products and services, including home décor, personal items, art, Island crafts, musical instruments, food, and many other products. Pacific-Trader.com also includes Pacific Traveler, a travel service page that assists Hawaii visitors plan their trips and select rental cars, hotels, and other products and services.

Pacific-Trader.com will be aggressively marketed in Japan and will be the featured shopping section of alohastreet.com, a Japanese-language Hawaii search engine currently in development there. Alohastreet.com will be a Hawaii content provider to Yahoo! Japan.

The web site was developed by American Savings Bank and eComm-Pacific, LLC, a Hawaii-based Internet company. Buyers make their purchases and select the method of payment, then the order is relayed to the merchant, who then ships the products to the buyer, all in a seamless transaction. Merchant customers can promote their products through special banner advertisements. Island Movers Inc., a Hawaii-based company, will be the fulfillment house and ship customer orders.

For more information, log on via the internet and visit the Pacific-Trader.com web site at www.Pacific-Trader.com.

Cash Management Services

American Savings Bank's Cash Management Services offer you time saving features that let you get on with business and ways to maximize your resources.

We know that your time is a precious commodity, these services can help...

Automated Clearing House (ACH) Services

Process transactions directly from your PC and save time. We provide the software that allows you to originate an ACH file from your PC for transactions such as payroll direct deposits, vendor payments and tax payments.

Account Reconciliation Service

Let us assist you in reconciling your checking account by providing information that will make your job easier. We can provide reports the way you need them - on paper, tape or via data transmission. We offer a broad range of reconciliation services which includes: full, partial, deposit only, or fine sorting.

AmeriTax

Gain the convenience of paying your taxes over the phone or through your PC and modem. Our AmeriTax service allows businesses to pay specified State and Federal taxes electronically using either a touch-tone phone or PC and modem.

Telephone Banking

Access your account balance, specified transactions or request a faxed statement all from your touch-tone phone.

Treasury Connection

Pull up your account balance and prior day's account activity through your PC and modem.

We want your money to work harder for you, these services help maximize your resources...

Investment Sweep Account

Our Investment Sweep Account automatically sweeps any excess funds from your checking account into an interest bearing account on a daily basis.

Zero Balance Accounts

Our Zero Balance Account automatically consolidates balances from multiple checking accounts into a single account at the end of each banking day.

For more information on these services, please call our Commercial Banking Center at (808) 539-7893 or (808) 539-7894. From the neighbor islands call toll-free (800) 272-2566, ext. 7893 or 7894.

Merchant Credit Card Processing Services

If you accept credit or debit cards as payment for your services, you can save time and increase cash flow with card processing services by American Savings Bank. The Merchant Services Department of American Savings Bank handles all major credit cards and will work hand-in-hand with you to establish the services that are most appropriate for your needs.

Accepting credit and debit cards has become a necessity for successful business growth. If your company is not currently accepting credit cards, you may be missing out on a substantial revenue-generating opportunity. Industry statistics show that credit card sales are 20% higher than cash or check sales, and many customers are demanding the convenience of credit and debit card payment options.

Electronic draft capture (EDC), the fastest credit card authorization and processing method available, offers your business speed and convenience with a lower discount rate, plus critical reporting capabilities, with fewer adjustments and trips to the bank. With American Savings Bank as your partner, you can:

- Accept most credit cards, including Visa®, MasterCard®, American Express®, JCB®, Carte Blanche®, Discover®, Diner's Club®, and debit cards.
- Save time. Cashiers no longer need to call for authorizations. Because each transaction is completed faster, your check-out lines move faster.
- Deposits are done electronically and post to your American Savings Bank checking account with one-to-two business day funds availability. Reducing the possibility of chargebacks.

For more information, please stop by your nearest American Savings Bank branch or call our Merchant Representatives at (808) 488-1992. From the neighbor islands call toll-free (800) 939-6525.

International Services

The increasing importance of international trade flows is creating a wide variety of business opportunities worldwide. Companies of all sizes are expanding their business overseas and seeking ways to capitalize on new trade agreements. To assist these commercial customers, from small business to large corporations, our International Services Department offers a full range of trade banking services customized to meet our customers' needs. International Services are also available for individuals.

Our products and services are competitive, with an emphasis on timely responses, and is backed by professional staff with over 20 years of International Banking experience. We care for your business and we understand the business. We are here to provide superior customer service and we deliver what you need to succeed in international business.

Foreign Exchange Services

- Foreign Currency Banknote Exchange
- International Wire transfers in over 80 countries
- Foreign Drafts in over 40 currencies
- Foreign Check Purchase

Trade Finance Services for Importers and Exporters

- Import Letters of Credit

- Export Letters of Credit
- Standby Letters of Credit
- Banker's Acceptance
- Documentary Collections
- Clean Collections (Bill of Exchange, Promissory Note and Checks)

Other Services

- Trade Finance (Business Line of Credit, SBA Loan Program, SBA Export Program & Ex-Im Bank Program)
- Automated systems for letters of credit transactions.

For more information, please stop by your nearest American Savings Bank branch or call Loretta Kam, Vice President/Manager, International Services at (808) 539-7887 or (808) 539-7886. From the neighbor islands call toll-free (800) 272-2566, extension 7887 or 7886.

FIRST HAWAIIAN BANK

First Hawaiian Bank was founded in 1858 and is the oldest financial institution in Hawaii. The Honolulu-based bank has 56 branches throughout Hawaii, two in Guam and one in Saipan. First Hawaiian is committed to the local communities in which it operates and offers the following types of services:

BANKING SERVICES

First Hawaiian prides itself on “one stop” personalized banking. We offer a knowledgeable staff of experienced professionals. First Hawaiian is a full service bank and offers checking and savings accounts, time certificate of deposits, payment services, on-line business banking services, wire transfers, and much more. We also offer a convenient network of over 55 full service branches staffed with employees who are empowered to find solutions for your business and personal requirements.

LOANS

Community Development Lending - As a member of the Hawaii Community Reinvestment Corporation, the bank is involved in the development and application of innovative financial programs targeted to affordable housing.

Commercial Loans - The bank offers commercial loans on a secured or unsecured basis. First Hawaiian offers a variety of commercial loans to fit a client’s specific requirements including construction, mortgage, working capital and vehicle and equipment loans.

Business FirstLine – An unsecured line of credit that was specifically designed for small businesses is available to non-profit organizations. The borrower can split their established limit between a line of credit, a business MasterCard and overdraft protection.

SERVICES

The bank and its employees continually participate in community services. Examples include the following:

Free Services – the bank offers free homebuyers, credit education, entrepreneurial training and financial planning seminars on an on-going basis.

Participation with Organizations – numerous First Hawaiian employees are board members, officers and members of community development agencies throughout Hawaii. Employees assist with technical assistance, budgeting, finance and business planning and event coordination.

INVESTMENTS

Grants and Donations - First Hawaiian actively provides grants and donations to organizations which provide community services including health, education and social services to low and moderate income individuals. The bank also supports organizations that promote economic development by providing technical assistance to start-up businesses.

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